

**Fill in this information to identify the case:**

Debtor 1 Ronzell D. Williams aka Ronzell Devon Williams aka Ronzell Williams

Debtor 2

United States Bankruptcy Court for the: Southern District of Illinois

Case number : 18-31592-lkg

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

<b>Name of creditor:</b>	<b>NewRez LLC d/b/a Shellpoint Mortgage Servicing</b>	<b>Court claim no.</b>	<b>9</b>
<b>Last 4 digits of any number you use to identify the debtor's account:</b>	<b>6413</b>	<b>(if known):</b>	
		<b>Date of payment change:</b>	<b>01/01/2021</b>
		Must be at least 21 days after date of this notice	
		<b>New total payment:</b>	<b>\$677.74</b>
		Principal, interest, and escrow, if any	

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment: \$335.24****New escrow payment: \$383.94****Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:**Current interest rate:****Current Principal and interest payment:****New interest rate:****New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

**Current mortgage payment:****New mortgage payment:**

Debtor 1 Ronzell D. Williams aka Ronzell Devon Williams aka Ronzell Williams Case number (if known) 18-31592-lkg  
 First Name Middle Name Last Name

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Mary Vitartas \_\_\_\_\_ Date 11/24/2020  
 Signature

Print: Mary Vitartas Title Authorized Agent for Creditor  
 Company Padgett Law Group  
 Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
 Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 25th day of November, 2020.

/S/ Mary Vitartas

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MARY VITARTAS  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 18-31592-lkg)**

Debtor  
Ronzell D Williams  
1724 4th St  
Madison, IL 62060  
aka Ronzell Devon Williams  
aka Ronzell Williams

Attorney  
Jerry D Graham, Jr  
JD Graham PC  
1 Eagle Center  
Suite 3A  
O'Fallon, IL 62269

Trustee  
Russell C Simon  
Chapter 13 Trustee  
24 Bronze Pointe  
Swansea, IL 62226

US Trustee  
United States Trustee  
Becker Bldg, Room 1100  
401 Main St  
Peoria, IL 61602



RONZELL WILLIAMS  
SHEIL WILLIAMS  
1724 4TH ST  
MADISON IL 62060

Analysis Date:  
Loan:

November 12, 2020

Property Address:  
1724 4TH ST  
MADISON, IL 62060

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Jan01, 2021	Prior Esc Pmt	February 01, 2020	Escrow Balance Calculation
P & I Pmt:	\$293.80	\$293.80**	P & I Pmt:	\$293.80	Due Date: September 01, 2020
Escrow Pmt:	\$335.24	\$383.94	Escrow Pmt:	\$335.24	Escrow Balance: -\$323.48
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$1,340.96
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$261.17
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$629.04	\$677.74	Total Payment	\$629.04	Anticipated Escrow Balance: \$756.31

Shortage/Overage Information		Effective Jan01, 2021
Upcoming Total Annual Bills		\$4,218.58
Required Cushion		\$703.10
Required Starting Balance		\$1,145.01
Escrow Shortage		-\$388.70
Surplus		\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 703.10. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 703.10 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Dec 2019 to Dec 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance Required	Actual
	Anticipated	Actual	Anticipated	Actual			
Dec 2019	315.43			*	Starting Balance	0.00	(1,444.64)
Feb 2020	315.43			*		0.00	(1,129.21)
Mar 2020	315.43			*		0.00	(813.78)
Mar 2020	335.24			*		0.00	(498.35)
Apr 2020	335.24			*		0.00	(163.11)
Jun 2020	335.24			*		0.00	172.13
Jun 2020	670.48			*		0.00	507.37
Jun 2020	335.24			*		0.00	1,177.85
Jun 2020				*		0.00	1,513.09
Jun 2020			245.89	* County Tax		0.00	1,267.20
Aug 2020	335.24			*		0.00	1,602.44
Aug 2020			245.89	* County Tax		0.00	1,356.55
Sep 2020	335.24			*		0.00	1,691.79
Sep 2020			245.89	* County Tax		0.00	1,445.90
Sep 2020			3,219.74	* Hazard		0.00	(1,773.84)
Oct 2020	335.24			*		0.00	(1,438.60)
Nov 2020	335.24			*		0.00	(1,103.36)
Dec 2020	1,340.96 <sup>P</sup>	\$0.00	261.17	\$5,639.65	Anticipated Transactions	0.00	(1,103.36)
					County Tax		(23.57)

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

November 12, 2020

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	756.31	1,145.01
Jan 2021	351.55			1,107.86	1,496.56
Feb 2021	351.55			1,459.41	1,848.11
Mar 2021	351.55			1,810.96	2,199.66
Apr 2021	351.55			2,162.51	2,551.21
May 2021	351.55			2,514.06	2,902.76
Jun 2021	351.55			2,865.61	3,254.31
Jul 2021	351.55	245.89	County Tax	2,971.27	3,359.97
Aug 2021	351.55			3,322.82	3,711.52
Sep 2021	351.55	245.89	County Tax	3,428.48	3,817.18
Oct 2021	351.55	245.89	County Tax	3,534.14	3,922.84
Oct 2021		3,219.74	Hazard	314.40	703.10
Nov 2021	351.55			665.95	1,054.65
Dec 2021	351.55	261.17	County Tax	756.33	1,145.03
	\$4,218.60	\$4,218.58			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 756.31. Your starting balance (escrow balance required) according to this analysis should be \$1,145.01. This means you have a shortage of 388.70. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months. We anticipate the total of your coming year bills to be 4,218.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$351.55
Surplus Reduction:	\$0.00
Shortage Installment:	\$32.39
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$383.94

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$645.35 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826



Detach Here



Mortgage Servicing  
Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
(800) 365-7107

**Escrow Shortage Reply (This is not a bill)**

Loan Number:

[REDACTED]

Full Shortage Amount:

\$388.70

Payment Amount:

\$ \_\_\_\_\_

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of 32.39.

Shellpoint Mortgage Servicing  
P.O. Box 740039  
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit [www.ShellpointMtg.com](http://www.ShellpointMtg.com) in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left.